SHRI CHHOTUBHAI PATEL: The reply says: "This assistance has created employment opportunities in the State including the rural areas and tribal areas."

इसमें स्पेसिफिक कहा गया है, इसलिए मैं आपके माध्यम से पूछ रहा हूं।

डा. अबरार अहमद: वह एम्पलायमेंट अपरचुनिटी के लिए तो है ही—जो ऋण दिया जा रहा है, मदद की जा रही है, उससे छोटे उद्योग लगाये जा रहे हैं। Definitely, it is for employment.

पर कितनी एम्पलायमेंट अभी दी जा सकती है, वह डिपेंड करता है कि कितनी आवश्यकता होती है कितने आवेदन-पत्र आते हैं—वह उस पर निर्भर करता है।

DR. NAUNIHAL SINGH: I find from the reply that there is no mention at all about the promotion of agro-industries in the rural areas of Gujarat. Will the hon. Minister inform us whether the Small-Scale Industries Development Bank of India has formulated any project for the promotion of agro-industries in Gujarat? If so, the details thereof may be provided.

डा. अबरार अहमद: सभापतिजी, माननीय सदस्य ने जो बात पूछी है, वह सीधे-सीधे इस प्रश्न के अंतर नहीं आती है लेकिन अगर कृषि से संबंधित कोई भी छोटे उद्योग हैं तो सिडबी उसके लिए ऋण देता है और वह जिस प्रकार का आवेदन आता है, उस पर निर्भर करता है।

SHRI DINESHBHAI TRIVEDI: Mr. Chairman, Sir, I want clarifications on two points. One is, when we talk of development, salt and Kutch, then, immediately, a logical mind thinks of Kargil. Does it imply that you are going to give your final sanction to the Kargil project on which you know the emotional feelings of the people of Gujarat? Secondly, the Salt Commission is based in Jaipur which has nothing to do with salt. Sixty per cent of salt comes from the region of Kutch in Gujarat. Would you give an assurance that you will move the headquarters of the Salt Commission from Jaipur to Kutch, which has been a very, very longstanding demand?

डा. अबरार अहमद: सर, मैं स्वयं राजस्थान से हूं और जयपुर से कोई चीज माननीय सदस्य गुजरात ले जाने के बारे में मुझसे आश्वासन लेना चाहते हैं। मैं यह आश्वासन देने में असमर्थ हूं।

SHRI DINESHBHAI TRIVEDI: Sir, I seek your protection. My question was on two points. The Minister is from India and not from Rajasthan at the moment.

THE MINISTER OF FINANCE (SHRI MANMOHAN SINGH): Mr. Chairman, Sir, upgradation of technology in salt-making concerns the indigenous industry. It has no bearing on the proposal, which the hon. Member is referring to, from the foreign investors. As regards the question of Salt Commission, the Ministry of Finance is not the agency which is concerned with the office of the Commissioner for Salt. That question should be put to the relevant Ministry.

*207. [*Transferred to 18th August, 1993.*]

Implementation of Kutir Jyoti Yojana

*208. SHRI SARADA MOHANTY:†

SHRI GOPALSINH G. SOLANKI:

Will the Minister of POWER be pleased to state:

(a) what is the number of villages State-wise where the 'Kutir Jyoti Yojana' has been implemented; and

(b) what is the number of villages State-wise in country where this scheme is likely to be implemented.

THE MINISTER OF STATE IN THE MINISTRY OF POWER (SHRI P. V. RANGAYYA NAIDU): (a) and (b) A statement is laid on the Table of the House.

†The Question was actually asked on the floor of the House by Shri Sarada Mohanty.

Statement

Implementation of Kutir Jyoti Yojana

(a) and (b): Under the Kutir Jyoti Programme, the task of identifying the beneficiaries was left to the State Governments, and hence, village-wise details of implementation of the scheme are not maintained. 11,03,634 single point light connections have been released under the Scheme, upto the end of July, 1993. State-wise number of single point light connections released under the Scheme, upto 31st July, 1993, and the targets for the year 1993-94 are given in the Annexure.

Annexure

Statewise number of single point light connections released upto 31-7-1993 *and targets for* 1993-94

Sl. No.	State	No. of single point connections released			Target for 1993-94
		Upto 1992-93	During 1993-94 upto 31-7-93 (Provisional)	Total released till 31-7-93 (Provisional)	
1.	Andhra Pradesh	86755	130	86885	15240
2.	Arunachal Pradesh	8600	..	8600	1540
3.	Assam	29030	..	29030	4300
4.	Bihar	157100	..	157100	43640
5.	Goa	1050	..	1050	100
6.	Gujarat	26320	..	26320	6340
7.	Haryana	6048	42	6090	1500
8.	Himachal Pradesh	2215	..	2215	540
9.	J & K	658	..	658	780
10.	Karnataka	40220	..	40220	9740
11.	Kerala	21139	..	21139	5180
12.	Madhya Pradesh	148020	270	148290	22460
13.	Maharashtra	77852	1238	79090	16340
14.	Manipur	2890	..	2890	140
15.	Meghalaya	4300	..	4300	760
16.	Mizoram	1860	..	1860	240
17.	Nagaland	3140	..	3140	260
18.	Orissa	78905	..	78905	14480
19.	Punjab	5082	138	5220	1280
20.	Rajasthan	49672	..	49672	12440
21.	Sikkim	1230	..	1230	120
22.	Tamil Nadu	75230	..	75230	13680
23.	Tripura	1600	..	1600	720
24.	U.P.	194571	..	194571	55140
25.	West Bengal	76695	..	76695	23040
26.	UTs	1624	..	1624	..
	TOTAL	1101806	1818	1103624	250000

SHRI SARADA MOHANTY: Mr. Chairman, Sir, in the reply to my question, it has been stated that no village-wise statistics are maintained. If so, how do we know that the statistics are authentic? How can we verify them physically on the ground? So my question is: Will the Minister see to it that the details of implementation are maintained village-wise?

SHRI P. V. RANGAYYA NAIDU: Mr. Chairman, Sir, we have already stated that statistics are maintained by the concerned State Electricity Boards. As you can see from the answer, the number runs into lakhs. So, it is not possible at our level, at the Government of India level, to maintain statistics about the villages. We can give district-wise figures, if required. But it may not be possible to maintain village-wise figures.

SHRI SARADA MOHANTY: Sir, my second supplementary is this: Only 11,01,806 connections were provided till the end of 1992-93, and the target for 1993-94 has been fixed at 2.5 lakhs. Will the Minister inform as to how many rural families, especially Adivasi families, are without light, that is, what is the number of families that require light and by when are they all targeted to receive at least a one-point connection? Is not the target of 2.5 lakhs too low? Will the Minister raise it to at least five lakhs per year?

SHRI P. V. RANGAYYA NAIDU: Mr. Chairman, Sir, the Kutir Jyoti Programme is intended for all those who are below the poverty line, that is, those whose income is fixed at Rs. 6,400 per annum at 1984-85 prices. It includes Adivasis and Scheduled Castes also. I do not have separate figures of the connections given to Adivasis and Scheduled Tribes. If the hon. Member so desires, he can get them in respect of Orissa.

As regards the target for 1993-94, we have fixed it at 2.5 lakhs, based on the finances available. Of course, we get the money from the Planning Commission and there is also some amount left over from the previous year. The total we have is around Rs. 14.7 crores for the year 1993-94. It costs around Rs. 400 per house. This figure has been arrived at on that basis. We will try our best to increase the number in the future years. But one problem is that even if we include this in the States, the States concerned are finding it difficult to take the line up to the village or to the house. The expenditure for laying the LT line up to the house has to be borne by the State Electricity Board. Many State Electricity Boards are finding it difficult to provide matching funds for this. So, we have some problems in some States. We are trying to sort them out and we are trying to improve the programme in the coming years.

SHRI SARADA MOHANTY: He has not given the figure as to the total number of families that have no light as yet. That was my specific question. ...(*Interruptions*)...

SHRI P. V. RANGAYYA NAIDU: It is not possible to give the figures.

श्री विठ्ठलराव माधवराव जाधव: सभापति महोदय, अभी मान्यवर मंत्री जी ने बताया कि कुछ रकम का एलोकेशन हुआ है कुटीर ज्योति के अंतर क्या सरकार के पास इसका कुछ सर्वे है कि कितने विलेजेज में अभी भी झोंपड़ियों में या कुटीर ज्योति में बिजली जाना बाकी है? कुटीर ज्योति योजना के अंदर कौन से साल तक, व्हाट इस द लिमिट और इन विच प्लान आप कुटीर ज्योति के अंदर उनको बिजली का कनेक्शन देने वाले है यह बताने की कृपा कीजिए ताकि हमारे देश में कोई भी आदमी रात में अंधेरे में न सोए ।

SHRI P. V. RANGAYYA NAIDU: Mr. Chairman, Sir, the number of houses goes on increasing year by year—the number is not fixed. It is the State Governments who prepare the schemes and send them to us. We don't have the figures.

SHRI VITHALRAO MADHAVRAO JADHAV: Why are you putting your

responsibility on the State Governments? You must have some solid plan. While starting this plan you must have all the detailed survey as to what work is to be done.

SHRI P. V. RANGAYYA NAIDU: We depend on the State Governments. About the scheme itself, the State Government sends the proposals according to the budget allotted to it and, as soon as the scheme is cleared by the Rural Electrification Corporation, 50 per cent of the money is paid to the State Government. On completion of the scheme, after verification, the remaining part is paid. Sir, I submit to the hon. Member, through you, that the scheme is entirely planned and executed by the State Governments. The REC gives the funds and also monitors the progress.

SHRI VITHALRAO MADHAVRAO JADHAV: If it is the scheme of the State Government, what is the concern of the Central Government in this? How are they going to help?

MR. CHAIRMAN: That is a federal question, a question of federal relations.

श्री आनन्द प्रकाश गौतम: माननीय सभापति जी, 1993–94 के मध्य कुटीर ज्योति के लिए जो लक्ष्य निर्धारित किए गए हैं, उसमें हमारे देश में सबसे ज्यादा लक्ष्य उत्तर प्रदेश का है और इसमें अभी तक वर्ष का एकतिहाई समय समाप्त हो गया है, लेकिन अभी वहां इस संबंध में शुरुआत भी नहीं हुई है, इसलिए एक तो मैं यह जानना चाहूंगा कि इसके क्या कारण हैं कि एक-तिहाई समय निकल गया है, लेकिन उसकी अभी उत्तर प्रदेश में शुरुआत भी नहीं हुई है और उत्तर प्रदेश के लिए कुटीर ज्योति का जो 55,140 कनेक्शंस का लक्ष्य है, उसके लिए कितने बजट का एलोकेशन है ? साथ ही यह भी जानना चाहूंगा कि क्या यह पूरे स्टेट के सारे जिलों पर एक साथ लागू होता है या कुछ जिले हर साल सलेक्ट किए जाते हैं ?

SHRI P. V. RANGAYYA NAIDU: Sir, it is a fact that provision has been made in this year's Budget for the Kutir Jyoti Programme, the amount being Rs. 2.20 crores, and it is unfortunate that so far we have not received any proposal from the Government of U.P. in this connection. So, as I have already mentioned, unless the State Government sends the proposals, we cannot release any amount. So, the ball lies in the court of the State Government.

With regard to his second question, I would request the honourable Member to repeat his second question because I could not follow it. Would you repeat your second question, please?

श्री आनन्द प्रकाश गौतम: सभापति जी, मेरे प्रश्न का दूसरा भाग यह है कि जो कुटीर ज्योति की योजना है, वह राज्य के सारे जिलों में एक साथ लागू होती है या उस के लिए कुछ जिले सलेक्ट किए जाते हैं कि इतने में करेंगे या आगे इतना करेंगे, यह मैं जानना चाहता हूं और सभापति जी, उत्तरप्रदेश तो अभी विशेष रूप से केन्द्र के नियंत्रण में ही है, इसलिए यह कहा जाना कि वहां की जानकारी नहीं है या कार्य में शिथिलता है यह ठीक नहीं है क्योंकि यहां तो केन्द्र सरकार की जिम्मेदारी है ।

SHRI P. V. RANGAYYA NAIDU: Sir, no district is eliminated or given any preference. It depends upon the backwardness and the extent of electrification available in the State. The State Government can select the districts. It can select all or two districts depending upon the infrastructure. I have already said that the schemes are sanctioned by the REC on the basis of the proposals received from the State Governments.

MR. CHAIRMAN: Question No. 209. Dr. Narreddy Thulasi Reddy.

*209 [*The Questioner*, (*Dr. Narreddy Thulasi Reddy*) *was absent For answer. vide col..... infra.*]

MR. CHAIRMAN: Question No 210. Mr. N.E. Balaram.

Directions to Banks for Grant of Loans

*210. SHRI N.E. BALARAM: Will the Minister of FINANCE be pleased to state.

(a) the details of guidelines issued by Government to nationalised and other commercial banks regarding grant of loans against pledge of shares, debentures and other securities,

(b) the details of varying rates of interests to be charged from prospective borrowers based on the quantum of such loans as well as varying margins to be kept on such shares and debentures;

(c) the details of terms-conditions and other formalities to be fulfiled/completed by such borrowers;

(d) whether Government propose to soften the terms and conditions as in (c) above and the rates of interest to be charged from such borrowers seeking loans of small amount between Rs. 50,000 to 1,00,000/-; and

(e) the name of banks and their branches in Delhi granting such loans at present?

वित्त मंत्रालय में राज्य मंत्री और संसदीय कार्य मंत्रालय में राज्य मंत्री (डा० अबरार अहमद): (क) से (ङ) एक विवरण सभा पटल पर रख दिया गया है।

विवरण

ऋण प्रदान करने के लिये बैंकों को दिये गये निर्देश

(क) से (ङ): भारतीय रिजर्व बैंक ने सभी अनुसूचित वाणिज्यिक बैंकों (जिनमें दिल्ली में स्थित बैंक भी शामिल हैं) को शेयरों/डिबेंचरों पर अग्रिम मंजूर करने के बारे में 1986 में विस्तृत संशोधित मार्ग-निर्देश जारी किए थे। इसके बाद भारतीय रिजर्व बैंक द्वारा समय-समय पर इन मार्ग निर्देशों की पुनरीक्षा की गयी थी और उनमें संशोधन किए गए थे। भारतीय रिजर्व बैंक के समय-समय पर संशोधित मार्गनिर्देशों की मुख्य-मुख्य बातें अनुबंध में दी गयी हैं (नीचे देखिये) उधारकर्ताओं द्वारा पालन की जाने वाली शर्तें उधारदाता बैंकों द्वारा तय की जाती हैं जो प्रत्येक बैंक के मामले में अलग-अलग होती हैं। शेयरों और डिबेंचरों/बाण्डों पर बैंकों द्वारा अलग-अलग व्यक्तियों को दिए जाने वाले ऋणों पर ब्याज दर तय करने के लिये बैंक स्वतंत्र हैं। शेयरों और डिबेंचरों पर अलग-अलग व्यक्तियों को दिए जाने वाले ऋणों पर न्यूनतम मार्जिन को 8 अप्रैल, 1993 से 75 प्रतिशत से घटाकर 50 प्रतिशत कर दिया गया है।

अनुबन्ध

शेयरों/डिबेंचरों के बदले अग्रिम देने के मामले में बैंकों द्वारा अनुपालन किये जाने वाले भारतीय रिजर्व बैंक के दिशा निर्देशों की मुख्य-मुख्य विशेषतायें

1. बैंकों को अग्रिमों के स्वरूप, प्रयोजन और आवश्यकता पर ध्यान देना चाहिये ताकि यह सुनिश्चित किया जा सके कि बैंक वित्त सट्टे बाजी के लिए इस्तेमाल न हो।

2. बैंक को मंजूरी से पहले का मूल्यांकन और मंजूरी के बाद की अनुवर्ती कार्रवाई की सामान्य कार्रवाई करनी होगी।

3. शेयरों के लिए दिए गए अग्रिमों को अलग रखा जाना है तथा उन्हें अन्य अग्रिमों के साथ नहीं जोड़ा जाना है।

4. व्यक्तियों के मामले में शेयरों के विद्यमान बाजार मूल्य के आधार पर पर्याप्त मार्जिन रखा जाना चाहिए। न्यूनतम मार्जिन 50% है।

5. बैंकों को इस बात को सुनिश्चित करना है कि किसी एक उधारकर्ता या उधारकर्ताओं के ग्रुप द्वारा शेयरों के एक बड़े ग्रुप के लिए दिए जाने वाले अग्रिमों की रकम का किसी कम्पनी के नियंत्रक हित का अधिग्रहण करने या अन्तर कार्पोरेट निवेशों को बनाए रखने के लिए इस्तेमाल न किया जाए।